aetna®

Virginia highlights

- A complete product portfolio to meet your clients' Medicare needs: MA-only | MAPD | D-SNP.
- Consistent products enable you to build your book for the long term. Plans include coverage for dental, eyewear, hearing aids, $0 Tier 1 copays at preferred pharmacies, $0 lab copay, $0 PCP copay, SilverSneakers® and more.
- $0 premium option available throughout the entire service area.
- Most MAPD plans have access to the Aetna dental PPO network that allows the member to choose in or out-of-network dentists, with savings for staying in network.
- All Medicaid-eligible members on the statewide FIDE D-SNP (H1610-001) qualify for $0 Rx copays on all tiers. The FIDE plan also offers a year-round enrollment opportunity.
- Aetna Medicare FIDE (HMO D-SNP) (H1610-001) includes an OTC Wallet on an Extra Benefits Card that can be used for OTC products and for those who meet SSBCI eligibility criteria, it upgrades to the Extra Supports Wallet to use for healthy foods and certain everyday expenses.
- Multistate network, on most plans, that allows access to local and national networks throughout most of the U.S. when you travel.
- Some plans offer an Extra Benefits Card with an OTC allowance. With the Signature Plus plans (H3931-100 and H3931-099) in Danville & Tidewater submarkets, those who meet SSBCI eligibility criteria get an Extra Supports Wallet allowance to help pay for certain everyday expenses including healthy foods, utilities and transportation.
- New for 2027: Northern VA PCP Prime plan (H3931-198).
- Carilion Prime Plan (H3931-158) expands into 3 new counties for 2027 (Buena Vista City, Lexington City, Rockbridge) offering enhanced benefits, including low office copays and supplemental benefits.

Medicare Advantage (MA-only) plans

Aetna® Medicare Eagle™ plans deliver value with a $0 premium—and many include a Part B premium reduction—for individuals with existing drug coverage, such as veterans.

Members can count on a consistent set of core benefits, with practical value they can take advantage of every day, including dental, vision, hearing, fitness and OTC. With $0 copays for common services like PCP visits, labs and routine exams, these plans are designed to provide predictable costs, stability and everyday affordability.

Aetna Medicare Eagle Giveback (PPO)
Plan number
H5521-322
Star rating

Best suited for
For veterans or other clients with existing Rx coverage who are interested in Part C and supplemental coverage.
Submarket
Charlottesville, Danville, Northern, Richmond, Roanoke, Tidewater
Current counties

Accomack, Albemarle, Alexandria City, Alleghany, Amelia, Arlington, Augusta, Bath, Bland, Botetourt, Brunswick, Buchanan, Buckingham, Buena Vista City, Caroline, Carroll, Charles City, Charlotte, Charlottesville City, Chesapeake City, Chesterfield, Clarke, Colonial Heights City, Covington City, Craig, Cumberland, Danville City, Dickenson, Dinwiddie, Emporia City, Essex, Fairfax, Fairfax City, Falls Church City, Fauquier, Floyd, Fluvanna, Franklin, Franklin City, Frederick, Fredericksburg City, Galax City, Giles, Gloucester, Goochland, Grayson, Greene, Greensville, Halifax, Hampton City, Hanover, Henrico, Henry, Highland, Hopewell City, Isle of Wight, James City, King and Queen, King George, King William, Lancaster, Lee, Lexington City, Loudoun, Louisa, Lunenburg, Madison, Manassas City, Martinsville City, Mathews, Mecklenburg, Middlesex, Montgomery, Nelson, New Kent, Norfolk City, Northampton, Norton City, Nottoway, Orange, Page, Patrick, Petersburg City, Pittsylvania, Portsmouth City, Powhatan, Prince George, Prince William, Pulaski, Radford City, Rappahannock, Richmond, Richmond City, Roanoke, Roanoke City, Rockbridge, Russell, Salem City, Scott, Smyth, Southampton, Spotsylvania, Stafford, Staunton City, Suffolk City, Surry, Sussex, Tazewell, Virginia Beach City, Washington, Waynesboro City, Westmoreland, Williamsburg City, Winchester City, Wise, Wythe, York
Expansion counties
N/A
Premium
$0
Part B giveback
$100
PCP in network
$0
PCP required
PCP not required, referrals not required
Specialist in network
$30
Inpatient hospital
$334 per day, days 1-7; $0 per day, days 8-90
Outpatient hospital services
$0 - $334
Medical deductible in network

$0
Out-of-pocket in-network max
$6,750
Supplemental benefits
Dental: $2,000 every year Vision: $250 every year Hearing: $1,500 per ear every year Post Discharge Meals: 14 meals/7 days SilverSneakers® $90 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.

Medicare Advantage Prescription Drug (MAPD) plans

Our MAPD plans are designed to deliver simple, easy-to-understand value with meaningful everyday benefits.

All Aetna MAPD plans include dental, vision, and hearing coverage—including $0 routine eye and hearing exams, as well as hearing aids starting at $0—plus $0 Tier 1 drugs. Together, these features help reduce out-of-pocket costs and remove common barriers to care. From preventive services to prescription drug coverage, these plans support members in managing their health and budgets with confidence, reinforcing consistent, day-to-day support.

LEAD PLAN	LEAD PLAN	NEW AND LEAD PLAN
Aetna Medicare Elite Extra (HMO)	Aetna Medicare Prime (HMO)	Aetna Medicare Prime Elite (HMO)
Plan number		
H3931-143	H3931-162	H3931-198
Star rating		
★★★	★★★	★★★
Best suited for		
For clients looking for competitive benefits and willing to pay a deductible on limited in-network services.	For clients looking for affordability and enhanced benefits, who are comfortable with a specific provider network.	For clients looking for affordability and enhanced benefits, who are comfortable with a specific provider network.
Submarket		

Northern	Richmond	Northern
Current counties		
Alexandria City, Arlington, Clarke, Fairfax, Fairfax City, Falls Church City, Fauquier, Frederick, Fredericksburg City, Loudoun, Manassas City, Page, Prince William, Rappahannock, Spotsylvania, Stafford	Colonial Heights City, Henrico, Richmond City	Alexandria City, Arlington, Fairfax, Fairfax City, Falls Church City, Frederick, Fredericksburg City, Loudoun, Manassas City, Prince William
Expansion counties		
N/A	N/A	N/A
Premium		
$0	$0	$0
Part B giveback		
No	No	No
PCP in network		
$0	$0	$0
PCP required		
PCP required, referrals not required	PCP required, referrals not required	PCP required, referrals not required
Specialist in network		
$60	$60	$60
Inpatient hospital		
$290 per day, days 1-7; $0 per day, days 8-90	$382 per day, days 1-8; $0 per day, days 9-90	$275 per day, days 1-7; $0 per day, days 8-90
Outpatient hospital services		
$0 - $290	$0 - $382	$0 - $275
Medical deductible in network		

$1,000	$0	$1,000
Out-of-pocket in-network max		
$9,850	$7,150	$9,850
Supplemental benefits		
Dental: Preventive Dental Covered Vision: $100 every year Hearing: $500 per ear every year SilverSneakers®	Dental: Preventive Dental Covered Vision: $100 every year Hearing: $500 per ear every year SilverSneakers®	Dental: Preventive Dental Covered Vision: $125 every year Hearing: $750 per ear every year SilverSneakers®
Prescription drug coverage (at preferred pharmacies)		
Rx deductible		
$700	$700	$700
Tier 1 preferred generic		
$0	$0	$0
Tier 2 generic		
$5	$5	$5
Tier 3 preferred brand		
17%	17%	17%
Tier 4 nonpreferred drug		
28%	28%	28%
Tier 5 specialty		
25%	25%	25%
LIS: Tier 1–5 (generic)		
$0, $1.65, $5.80	$0, $1.65, $5.80	$0, $1.65, $5.80

LIS: Tier 1–5 (brand)		
$0, $5, $14.40	$0, $5, $14.40	$0, $5, $14.40

LEAD PLAN	LEAD PLAN	LEAD PLAN
Aetna Medicare Carilion Health Prime (HMO-POS)	Aetna Medicare Signature (HMO-POS)	Aetna Medicare Signature Plus (HMO-POS)
Plan number		
H3931-158	H3931-101	H3931-100
Star rating		
★★★	★★★	★★★
Best suited for		
For clients looking for affordability and enhanced benefits, who are comfortable with a specific provider network.	For clients looking for essential coverage and value, often for a $0 monthly premium.	For clients looking for essential coverage and value, often for a $0 monthly premium.
Submarket		
Roanoke	Charlottesville, Richmond, Roanoke	Tidewater
Current counties		

Botetourt, Buena Vista City, Franklin, Giles, Lexington City, Montgomery, Pulaski, Radford City, Roanoke, Roanoke City, Rockbridge, Salem City	Albemarle, Alleghany, Amelia, Augusta, Bath, Bland, Botetourt, Buckingham, Buena Vista City, Caroline, Carroll, Charles City, Charlottesville City, Chesterfield, Covington City, Craig, Cumberland, Dickenson, Dinwiddie, Emporia City, Floyd, Fluvanna, Franklin, Galax City, Giles, Goochland, Grayson, Greene, Greensville, Hanover, Highland, Hopewell City, King George, King William, Lee, Lexington City, Louisa, Madison, Montgomery, Nelson, New Kent, Norton City, Nottoway, Orange, Petersburg City, Powhatan, Prince George, Pulaski, Radford City, Roanoke, Roanoke City, Rockbridge, Russell, Salem City, Scott, Smyth, Staunton City, Tazewell, Washington, Waynesboro City, Wise, Wythe	Accomack, Chesapeake City, Franklin City, Gloucester, Hampton City, Isle of Wight, James City, Lancaster, Mathews, Middlesex, Norfolk City, Northampton, Portsmouth City, Richmond, Southampton, Suffolk City, Surry, Sussex, Virginia Beach City, Westmoreland, Williamsburg City, York
Expansion counties		
N/A	N/A	N/A
Premium		
$0	$0	$0
Part B giveback		
No	No	No
PCP in network		
$0	$0	$0
PCP required		
PCP required, referrals not required	PCP required, referrals not required	PCP required, referrals not required

Specialist in network		
$15	$30	$45
Inpatient hospital		
$295 per day, days 1-6; $0 per day, days 7-90	$380 per day, days 1-7; $0 per day, days 8-90	$436 per day, days 1-7; $0 per day, days 8-90
Outpatient hospital services		
$0 - $295	$0 - $380	$0 - $436
Medical deductible in network		
$0	$0	$0
Out-of-pocket in-network max		
$4,300	$7,500	$7,150
Supplemental benefits		
Dental: $2,000 every year Vision: $300 every year Hearing: $1,500 per ear every year Post Discharge Meals: 14 meals/7 days SilverSneakers® $60 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	Dental: $1,250 every year Vision: $150 every year Hearing: $1,000 per ear every year SilverSneakers® $60 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	Dental: $500 every year Vision: $100 every year Hearing: $1,000 per ear every year SilverSneakers® All members receive a $15 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products. Members who have a qualifying chronic condition and meet all other criteria also get a $45 quarterly Extra Supports allowance to help pay for certain everyday expenses, including healthy foods, OTC products, personal care products, transportation and utilities.
Prescription drug coverage (at preferred pharmacies)		
Rx deductible		

$400	$700	$400
Tier 1 preferred generic		
$0	$0	$0
Tier 2 generic		
$0	$5	$0
Tier 3 preferred brand		
13%	17%	13%
Tier 4 nonpreferred drug		
30%	28%	30%
Tier 5 specialty		
29%	25%	29%
LIS: Tier 1–5 (generic)		
$0, $1.65, $5.80	$0, $1.65, $5.80	$0, $1.65, $5.80
LIS: Tier 1–5 (brand)		
$0, $5, $14.40	$0, $5, $14.40	$0, $5, $14.40

LEAD PLAN		NEW PLAN
Aetna Medicare Signature Plus (HMO-POS)	Aetna Medicare Elite (HMO-POS)	Aetna Medicare Enhanced Plus (PPO)
Plan number		
H3931-099	H3931-190	H5521-721
Star rating		
★★★	★★★	★★★★½

Best suited for		
For clients looking for essential coverage and value, often for a $0 monthly premium.	For clients looking for competitive benefits and willing to pay a deductible on limited in-network services.	For clients willing to pay a premium for additional Part C and supplemental coverage.
Submarket		
Danville	Northern	Charlottesville, Richmond
Current counties		
Charlotte, Danville City, Halifax, Henry, Lunenburg, Martinsville City, Mecklenburg, Patrick, Pittsylvania	Alexandria City, Arlington, Clarke, Fairfax, Fairfax City, Falls Church City, Fauquier, Frederick, Fredericksburg City, Loudoun, Manassas City, Page, Prince William, Rappahannock, Spotsylvania, Stafford	Albemarle, Amelia, Buckingham, Caroline, Charles City, Charlottesville City, Chesterfield, Cumberland, Dinwiddie, Emporia City, Fluvanna, Goochland, Greene, Greensville, Hanover, Hopewell City, King George, King William, Louisa, Madison, Nelson, New Kent, Nottoway, Orange, Petersburg City, Powhatan, Prince George, Staunton City, Waynesboro City
Expansion counties		
N/A	N/A	N/A
Premium		
$0	$70	$48
Part B giveback		
No	No	No
PCP in network		
$0	$0	$0
PCP required		
PCP required, referrals not required	PCP required, referrals not required	PCP not required, referrals not required

Specialist in network		
$20	$50	$40
Inpatient hospital		
$330 per day, days 1-7; $0 per day, days 8-90	$320 per day, days 1-8; $0 per day, days 9-90	$388 per day, days 1-7; $0 per day, days 8-90
Outpatient hospital services		
$0 - $330	$0 - $320	$0 - $388
Medical deductible in network		
$0	$600	$0
Out-of-pocket in-network max		
$4,200	$8,200	$7,500
Supplemental benefits		
Dental: $1,500 every year Vision: $100 every year Hearing: $1,500 per ear every year SilverSneakers® All members receive a $60 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products. Members who have a qualifying chronic condition and meet all other criteria also get a $270 quarterly Extra Supports allowance to help pay for certain everyday expenses, including healthy foods, OTC products, personal care products, transportation and utilities.	Dental: Preventive Dental Covered Vision: $100 every year Hearing: $500 per ear every year SilverSneakers® $60 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	Dental: $1,000 every year Vision: $200 every year Hearing: $1,250 per ear every year SilverSneakers® $60 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.
Prescription drug coverage (at preferred pharmacies)		
Rx deductible		

$400	$700	$700
Tier 1 preferred generic		
$0	$0	$0
Tier 2 generic		
$0	$5	$5
Tier 3 preferred brand		
13%	17%	17%
Tier 4 nonpreferred drug		
30%	28%	28%
Tier 5 specialty		
29%	25%	25%
LIS: Tier 1–5 (generic)		
$0, $1.65, $5.80	$0, $1.65, $5.80	$0, $1.65, $5.80
LIS: Tier 1–5 (brand)		
$0, $5, $14.40	$0, $5, $14.40	$0, $5, $14.40

Aetna Medicare Elite (PPO)	Aetna Medicare Enhanced (PPO)	
Plan number		
H5521-395	H5521-084	
Star rating		
★★★★½	★★★★½	

Best suited for		
For clients looking for competitive benefits and willing to pay a deductible on limited in-network services and all out-of-network services.	For clients willing to pay a premium for additional Part C and supplemental coverage.	
Submarket		
Tidewater	Danville, Roanoke, Tidewater	
Current counties		
Accomack, Chesapeake City, Essex, Franklin City, Gloucester, Hampton City, Isle of Wight, James City, King and Queen, Lancaster, Mathews, Middlesex, Norfolk City, Northampton, Portsmouth City, Richmond, Southampton, Suffolk City, Surry, Sussex, Virginia Beach City, Westmoreland, Williamsburg City, York	Accomack, Alleghany, Augusta, Bath, Bland, Botetourt, Brunswick, Buchanan, Buena Vista City, Carroll, Charlotte, Chesapeake City, Covington City, Craig, Danville City, Dickenson, Essex, Floyd, Franklin, Franklin City, Galax City, Giles, Gloucester, Grayson, Halifax, Hampton City, Henry, Highland, Isle of Wight, James City, King and Queen, Lancaster, Lee, Lexington City, Lunenburg, Martinsville City, Mathews, Mecklenburg, Middlesex, Montgomery, Norfolk City, Northampton, Norton City, Patrick, Pittsylvania, Portsmouth City, Pulaski, Radford City, Roanoke, Roanoke City, Rockbridge, Russell, Salem City, Scott, Smyth, Southampton, Suffolk City, Surry, Sussex, Tazewell, Virginia Beach City, Washington, Westmoreland, Williamsburg City, Wise, Wythe, York	
Expansion counties		
N/A	N/A	
Premium		

$0	$41	
Part B giveback		
No	No	
PCP in network		
$0	$0	
PCP required		
PCP not required, referrals not required	PCP not required, referrals not required	
Specialist in network		
$40	$30	
Inpatient hospital		
$330 per day, days 1-7; $0 per day, days 8-90	$382 per day, days 1-8; $0 per day, days 9-90	
Outpatient hospital services		
$0 - $330	$0 - $382	
Medical deductible in network		
$250	$0	
Out-of-pocket in-network max		
$7,500	$6,900	
Supplemental benefits		

Dental: $1,500 every year Vision: $300 every year Hearing: $1,000 per ear every year SilverSneakers® $65 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	Dental: $500 every year Vision: $100 every year Hearing: $750 per ear every year Post Discharge Meals: 14 meals/7 days SilverSneakers® $15 quarterly allowance on an Extra Benefits Card to help pay for approved over-the-counter (OTC) products.	
Prescription drug coverage (at preferred pharmacies)		
Rx deductible		
$700	$700	
Tier 1 preferred generic		
$0	$0	
Tier 2 generic		
$5	$5	
Tier 3 preferred brand		
17%	17%	
Tier 4 nonpreferred drug		
28%	28%	
Tier 5 specialty		
25%	25%	
LIS: Tier 1–5 (generic)		
$0, $1.65, $5.80	$0, $1.65, $5.80	
LIS: Tier 1–5 (brand)		
$0, $5, $14.40	$0, $5, $14.40	

Dual Eligible Special Needs Plans (D-SNPs)

Aetna's D-SNPs provide coordinated care solutions for members eligible for both Medicare and Medicaid, helping reduce barriers to care and improve health outcomes through a more coordinated and connected care experience.

Through coordinated Medicare and Medicaid benefits and a dedicated personal care team, these plans bring coverage and care management together to better support the whole person. Members can count on consistent, comprehensive coverage that works with their Medicaid benefits —helping ensure access to care, medications and essential services without added complexity. Plans are designed to deliver practical, day-to-day support, including competitive prescription drug coverage with $0 Tier 1 copays, dental, vision, hearing and fitness benefits. Plus, members will have a monthly allowance on an Extra Benefits Card that can be used for OTC products — and for those with a qualifying condition who meet all criteria, it can also be used additionally for certain healthy foods, personal care products, transportation and utilities. D-SNPs with "Care" in the name offer an added monthly allowance for qualifying members who choose a High Value Provider as their PCP.

LEAD PLAN
Aetna Medicare FIDE (HMO D-SNP)
Plan number
H1610-001
Star rating

★★★

Designed for

Designed for full dual-eligibles. Enrolling: QMB+, SLMB+, FBDE. Must be enrolled in full Medicaid benefits and in managed care. Integrated SEP available.

Submarket

Charlottesville, Danville, Northern, Richmond, Roanoke, Tidewater

Current counties

Accomack, Albemarle, Alexandria City, Alleghany, Amelia, Amherst, Appomattox, Arlington, Augusta, Bath, Bedford, Bland, Botetourt, Bristol City, Brunswick, Buchanan, Buckingham, Buena Vista City, Campbell, Caroline, Carroll, Charles City, Charlotte, Charlottesville City, Chesapeake City, Chesterfield, Clarke, Colonial Heights City, Covington City, Craig, Culpeper, Cumberland, Danville City, Dickenson, Dinwiddie, Emporia City, Essex, Fairfax, Fairfax City, Falls Church City, Fauquier, Floyd, Fluvanna, Franklin, Franklin City, Frederick, Fredericksburg City, Galax City, Giles, Gloucester, Goochland, Grayson, Greene, Greensville, Halifax, Hampton City, Hanover, Harrisonburg City, Henrico, Henry, Highland, Hopewell City, Isle of Wight, James City, King and Queen, King George, King William, Lancaster, Lee, Lexington City, Loudoun, Louisa, Lunenburg, Lynchburg City, Madison, Manassas City, Manassas Park City, Martinsville City, Mathews, Mecklenburg, Middlesex, Montgomery, Nelson, New Kent, Newport News City, Norfolk City, Northampton, Northumberland, Norton City, Nottoway, Orange, Page, Patrick, Petersburg City, Pittsylvania, Poquoson City, Portsmouth City, Powhatan, Prince Edward, Prince George, Prince William, Pulaski, Radford City, Rappahannock, Richmond, Richmond City, Roanoke, Roanoke City, Rockbridge, Rockingham, Russell, Salem City, Scott, Shenandoah, Smyth, Southampton, Spotsylvania, Stafford, Staunton City, Suffolk City, Surry, Sussex, Tazewell, Virginia Beach City, Warren, Washington, Waynesboro City, Westmoreland, Williamsburg City, Winchester City, Wise, Wythe, York

Expansion counties

N/A

PCP in network

$0

PCP required

PCP required, referrals not required

Specialist in network

$0

Out-of-pocket in-network max

$9,850

Supplemental benefits
Dental: $3,000 every year Vision: Covered Hearing: Covered Transportation: Covered Post Discharge Meals: Covered SilverSneakers Members get a $295 monthly allowance on an Extra Benefits Card for certain over-the-counter (OTC) products. Members with a qualifying chronic condition who meet all other eligibility requirements can use the monthly allowance to help pay for additional everyday expenses, including certain healthy foods, personal care products, transportation, and utilities.

Prescription drug coverage

Rx deductible
$700

Deductible tiers
Tier 3 - Tier 5

Tier 1 preferred generic
$0

Tier 2 generic
$0

Tier 3 preferred brand
9%

Tier 4 nonpreferred drug
25%

Tier 5 specialty
25%

LIS: Tier 1–5 (generic)
$0, $1.65, $5.80

LIS: Tier 1–5 (brand)
$0, $5, $14.40

Prescription drug plans (PDPs)

In 2027, we will offer SilverScript Choice as a non-commissionable product in 22 states including Washington, D.C. We will continue to pay renewal commissions on all existing commissionable SilverScript PDP business.

SilverScript Choice
Plan highlights
Solid generic and brand coverage
Monthly plan premium
$100.80
Deductible
$700 - Tier 1 - Tier 5
Rx OOP
$2,400
90-day supply
3x retail cost sharing
Pharmacy network
Large national pharmacy network consisting of chains and local pharmacies
Prescription drug coverage at any network pharmacy
Tier 1 preferred generic
$0

Tier 2 generic
$7
Tier 3 preferred brand
23%
Tier 4 nonpreferred drug
35%
Tier 5 specialty
25%
LIS: Tier 1–5 (generic)
$0, $1.65, $5.80
LIS: Tier 1–5 (brand)
$0, $5, $14.40